

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:

LINDA L. PUZIO

Debtor(s)

Case No. 23-16553

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2023.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/18/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 3.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,744.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$1,000.00

Attorney Fees:

Payee Name	Payee Type	Paid Outside	Paid Via Plan
RUSSELL L LOW ESQ	Attorney Fee	\$1,000.00	\$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGRO CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	10,737.00	11,203.75	11,203.75	0.00	0.00
CBNA/HOME DEPOT	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	2,231.00	2,505.51	2,505.51	0.00	0.00
CITIBANK SEARS	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK/AVENUE	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK/CATHERINES	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK/FASHION BUG	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK/KINGSIZE	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK/MANDEE	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY/MPRC	Unsecured	0.00	NA	NA	0.00	0.00
COMENITYBANK/TRWRDSV	Unsecured	0.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
HYUNDAI CAPITAL AMERICA	Secured	0.00	0.00	0.00	0.00	0.00
KOHL'S/CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	4,981.00	4,981.85	4,981.85	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,049.00	1,255.31	1,255.31	0.00	0.00
LVNV FUNDING LLC	Unsecured	95.00	225.76	225.76	0.00	0.00
LVNV FUNDING LLC	Unsecured	5,679.00	6,212.86	6,212.86	0.00	0.00
MACYS/FDSB	Unsecured	0.00	NA	NA	0.00	0.00
MACYS/FDSB	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK	Secured	0.00	2,108.80	2,108.80	0.00	0.00
PNC BANK NATIONAL ASSOCIATION	Unsecured	7,797.00	8,517.74	8,517.74	0.00	0.00
PNC BANK NATIONAL ASSOCIATION	Unsecured	9,934.00	10,704.10	10,704.10	0.00	0.00
PNC BANK, NATIONAL ASSOCIATION	Secured	0.00	100.00	100.00	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	47.00	174.88	174.88	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	172.00	309.03	309.03	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCB/IKEA	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/LORD & TAYLOR	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK/JCPENNEY	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK/PC RICHARDS &	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK/SHOPNBC	Unsecured	0.00	NA	NA	0.00	0.00
TARGET	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,208.80	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,208.80	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$46,090.79	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/20/2023

By: /s/ Marie-Ann Greenberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.